



**SHELDON MAY
& ASSOCIATES, P.C.**
Now you're assured.

Ted Eric May, Esq.
MEMBER OF NEW YORK, NEW JERSEY, PENNSYLVANIA, FLORIDA AND D.C. BAR

May 23, 2013

Honorable Martin Glenn
U.S. Bankruptcy Court
Southern District of N.Y.
One Bowling Green
New York, NY 10004

RE: Residential Capital, LLC aka Residential Capital Corporation
Case#: 12-12020

Dear Honorable Glenn:

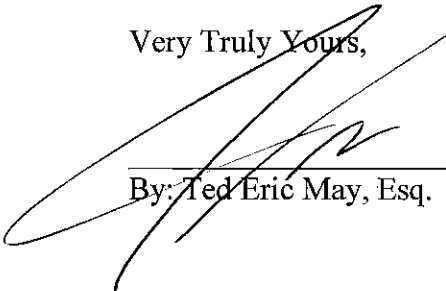
I, Ted Eric May, Esq., am an attorney from Sheldon May & Associates, P.C. I represent Selene Finance, LP as Servicing Agent by Power of Attorney for current assignee and holder of the Note DLJ Mortgage Capital, Inc.

Pursuant to the Order of Bankruptcy Code Sections 105(a) and 362(d) for Entry of an Order Approving Procedures by Which Third Parties May Request and Obtain Stipulated Relief from the Automatic Stay to Commence or Continue Actions to Foreclose Senior Liens I am respectfully requesting approval to obtain Stipulated Relief from Automatic Stay in order to foreclose on the property known as 2041 Grey Ridge., Maryville, TN 37801.

I have attached a completed Senior Lien Stay Relief Questionnaire and supporting documents.

Thank you.

Very Truly Yours,


By: Ted Eric May, Esq.

TEM:kl
enclosures

UNITED STATES BANKRUPTCY COURT
Southern District of New York

In re:

Residential Capital, LLC aka Residential
Capital Corporation
Social Security Number: XXX-XX-20-
1770738

Debtor(s)

Affidavit of Service

Case Number: 12-12020
Chapter: 11
Property: 2041 Grey Ridge., Maryville, TN
37801

State of New York, County of Nassau) ss.:

I, the undersigned, being duly sworn, deposes and says:

(1) I am not a party to this action; (2) I am employed by Sheldon May & Associates, P.C. in the County of Nassau, State of New York; and (3) I am over the age of 18 and not a party to the within action.

On May 24, 2013, I served the Senior Lien Stay Relief Questionnaire; by depositing a true copy thereof in a post-paid wrapper, in an official depository under the exclusive care and custody of the United States Postal Service within New York State, addressed to each of the following persons at the last known address set forth after each name:

Debtor	Residential Capital, LLC aka Residential Capital Corporation at 1100 Virginia Dr., Ft. Washington, PA 19034 Attn: Melody Wright
Debtor's Attorney	Norman Scott Rosenbaum; James Newton; Erica J. Richards 1290 Avenue of the Americas, New York, NY 10104
Trustee	Wilmington Trust, National Association, as Indenture Trustee for the Senior Unsecured Notes Issued by Residential Capital, LLC by Sean A. O'Neal and Thomas J. Moloney at One Liberty Plaza, New York, NY 10006
Counsel for the Committee	Kramer Levin, Naftalis & Frankel LLP at 1177 Avenue of the Americas, New York, NY 10036 Attn: Elise Frejka and Douglas Mannal
U.S. Trustee	33 Whitehall Street, 21st Floor, New York, NY 10004 Attn: Brian Masumoto, Esq., and Michael Driscoll, Esq.
Trustee	HSBC Bank USA, National Association by John Kibler, Esq. at 1221 Avenue of the Americas, New York, NY 10178
Claims and Noticing Agent	Kurtzman Carson Consultants LLC, Claims Agent Attn: James Le 2335 Alaska Avenue, El Segundo, CA 90245
Creditor Committee	Official Committee of Unsecured Creditors by Douglas Mannal; Kenneth H. Eckstein; Steven S. Sparling at 1177 Avenue of the Americas, New York, NY 10036 and Robert J. Feinstein at 780 Third Avenue, 36th Floor, New York, NY 10017
Creditor Committee	Official Committee of Unsecured Creditors of Residential Capital, LLC by Robert J. Feinstein and Stephen Zide at 1177 Avenue of the

	Americas, New York, NY 10036
Creditor Committee	Pachulski Stang Ziehl & Jones LLP, Co-Counsel for the Official Committee of Unsecured Creditors by Robert J. Feinstein at 1177 Avenue of the Americas, New York, NY 10036
Creditor Committee	Pachulski Stang Ziehl & Jones LLP, Co-Counsel for the Official Committee of Unsecured Creditors by Robert J. Feinstein at 1177 Avenue of the Americas, New York, NY 10036

Sworn to before me this
24th day of May, 2013


Notary Public

TED ERIC MAY
Notary Public, State of New York
No. 02MA5087205
Qualified in Nassau County
Commission Expires Oct. 27, 2013


Kara Loewenstein

**UPON COMPLETION, PLEASE REMIT THIS QUESTIONNAIRE, TOGETHER WITH
COPIES OF ANY SUPPORTING DOCUMENTATION, TO THE FOLLOWING
PARTIES:**

Residential Capital, LLC
1100 Virginia Dr.
Ft. Washington, Pennsylvania, 19034
Attn: Melody Wright

Office of the United States Trustee
33 Whitehall Street, 21st Floor
New York, New York 10004
Attn: Brian Masumoto, Esq. and
Michael Driscoll, Esq.

Morrison & Foerster LLP
1290 Avenue of the Americas
New York, New York 10104
Attn: Norman S. Rosenbaum
James Newton, and
Erica J. Richards

Kramer Levin, Naftalis & Frankel LLP
Counsel for the Committee
1177 Avenue of the Americas
New York, New York 10036
Attn: Elise Frejka and Douglas Mannal

Any other party of which the Requesting Party
is aware that holds or claims to hold an interest
in the Property.



In re Residential Capital, LLC, et al.
Chapter 11 Case No. 12-12020 (MG)

SENIOR LIEN STAY RELIEF QUESTIONNAIRE

This questionnaire is to be completed by any party (the "Requesting Party") requesting stay relief (each, a "Request") to foreclose on a mortgage or security interest (the "Senior Mortgage") on property (the "Property") in which Residential Capital, LLC, *et al.* (the "Debtors") hold a subordinate interest, and served on the parties listed below.

All questions **must** be answered. Please use "none," "not applicable," or "N/A," as appropriate. If more space is needed, please complete on a separate page and attach.

1. Address of the Property that is the subject of the Request:

2041 Grey Ridge Road

MARYVILLE, TN 37801

2. Name of the borrower under the Senior Mortgage:

Michael W. Summerfield and Cynthia D. Summerfield

3. Nature of the Debtors' interest in the Property (to be supported by a title or foreclosure report reflecting such liens or interests and attached to this Questionnaire):

Subordinate Mortgage dated 5/24/2006
in the amount of \$42,700.00

4. Name and contact information of party that owns the Senior Mortgage (the "Senior Holder"):

DLJ Mortgage Capital Inc.

by their Attorneys Sheldon MAY & ASSOC.

Ted MAY, ESQ.; 516-763-3200; Ted.May@maylawfirm.com

5. If the Requesting Party is different from the Senior Holder:

(a) Name and contact information of Requesting Party:

NOT Applicable

(b) Nature of Requesting Party's interest in the Property:

Senior Mortgage dated 1/9/2004
in the amount of \$161,500.00

(c) Capacity in which the Request is made (i.e., servicer, etc.):

Servicer for DLJ Mortgage
Capital Inc.

6. Description of any other known liens on the Property (including the holder of such liens):

Subordinate Mortgage dated
5/24/06 in the amount
of \$42,700.00

7. Value of the Property on which the foreclosure bid is based (to be supported by an appraisal or broker price opinion (in each case conducted within the ninety (90) days preceding the date of the Questionnaire), or other documentation of value reasonably acceptable to the Debtors or other documentation of value reasonably acceptable to the Debtors and attached to this Questionnaire):

\$129,000.00 attached hereto
as Exhibit "A"

8. Total indebtedness attributable to the Senior Lien, including unpaid principal balance, outstanding corporate advances and legal fees (to be supported by documentation attached to this Questionnaire):

\$181,546.36 attached hereto as
Exhibit "B".

9. Description of the default under the Senior Lien (i.e., timing and nature of default, including date and amount of last payment, contractual payment amount outstanding, and length and amount of arrearage):

Default DATE is 9/1/2010
Arrearages \$ 44,120.50
attached hereto as Exhibit "C".

10. Court in which the foreclosure action with respect to the Senior Mortgage is pending or in which the Requesting Party proposes to bring the action (and, if applicable, the case name and number, together with copies of any relevant documents filed in the First Lien Foreclosure Action):

N/A

11. Description of any loss mitigation efforts undertaken by or on behalf of the Senior Holder with respect to the Senior Mortgage within the previous twelve (12) months:

1/9/12 borrower handed over Keys to BKatty
wanted to discuss a Deed-in-Lieu
5/15/12 borrower disconnected phone conversation
w/Bank; 10/26/12 still no response from bwr.
11/8/12; 11/13/12 and 12/7/12 - NO contact from
borrower to complete DIL

I hereby certify that (a) I am authorized to submit this Request on behalf of the Requesting Party, and (b) the foregoing is true and correct to the best of my knowledge and belief.

Date: 5-24-2013

Name: Ted ERIC MAY, ESQ

Title: Attorney for Creditor
Selene Finance, LP

EXHIBIT "A"



Broker Price Opinion - Exterior

Meridian Asset Services
780 9th Avenue N., Ste. 102
Saint Petersburg, Florida, 33708
Phone: 727-497-4650



Property Address

Street Address	2041 GREY RIDGE
City	MARYVILLE
State	TN
Zip	37801

Broker's Opinion Of Value

	As Is	Repaired
Quick Sale Value	\$129,000.00	\$135,000.00
Retail Value	\$135,000.00	\$141,000.00
Rec. List Price	\$139,000.00	\$145,000.00
Land Value	\$30,000.00	N/A
Market Rent	\$650.00	\$800.00

BPO Data Summary

Service LN	617365	Condition	Average	Lot Size	4 Acres
Date of BPO	04/02/2013	Square Footage	1288	Heating Type	Central
Property Type	Single Family Detached	Year Built	2001	Cooling Type	Central
BPO Type	Drive By	Bed / Bath / Half Bath	2 / 2 / 0	Water Type	Well
Occupancy	Vacant	Foundation Type	Crawlspc	Sewer Type	Septic
Positive Comments	Acreage sized lot, privacy, log home				
Negative Comments	Mobile home park nearby, long gravel driveway, minor repairs needed.				
Financeable	Yes - N/A				

Neighborhood and Market Data

Location Type	Rural	Typical Marketing Time (Days)	122	# Of Listings In Area	1
Location View	Rural	Subject Appeal Compared to Avg.	Appropriate	Property Values Are	Stable
Supply/Demand	In Balance	Subject Value Compared To Avg.	Low	Risk Of Vandallism:	Medium
Average Sales Price	\$175,750.00	Percentage of Owner Occupancy	70%	Pride of Ownership:	Fair
Seasonal Market	No	# of Boarded Properties in Area	0	Predominant Ownership	Homeowner
Property Values Have:	Been Stable	Number of REO/SS Listings in Area:	0	New Construction in Area	No

Subject Listing and Sale Data








Is the Subject Currently Listed	No	List Price		List Date		DOM	
Has it Been Listed Within the Last Year	No	List Price		List Date		DOM	
Has it Been Sold Within the Last Year	No	Sale Price		Sale Date		DOM	
Current Listing Agent Name				Agent Email			
Current Listing Agent Firm				Agent Phone	() -		



Broker Price Opinion - Exterior

Meridian Asset Services
780 94th Avenue N., Ste. 102
Saint Petersburg, Florida 33708
Phone: 727-497-4650

Comparable Sales and Listings

							
	Subject	Sale Comp 1	Sale Comp 2	Sale Comp 3	List Comp 1	List Comp 2	List Comp 3
Street Address	2041 GREY RIDGE	625 N. Union Grove Rd	3911 Freels Road	2020 Grey Ridge Rd	273 Vernie Lee Rd.	806 Edna Garland Dr	260 Bowers Circle
City	MARYVILLE	Friendsville	Friendsville	Maryville	Maryville	Maryville	Maryville
State	TN	TN	TN	TN	TN	TN	TN
Zip	37801	37737	37737	37801	37737	37801	37737
Sources of Comparable		MLS	MLS	MLS	MLS	MLS	MLS
MLS ID #		824576	826069	821419	838228	820515	821598
Type Of Sale/Listing		Retail	Retail	Retail	Retail	Retail	Retail
Original List Date		01/02/2013	12/15/2012	11/05/2012	04/01/2013	10/23/2012	11/02/2012
Original List Price		\$139,900	\$150,000	\$238,500	\$119,900	\$129,900	\$149,900
Current List Price		\$129,900	\$144,900	\$238,500	\$119,900	\$125,000	\$148,500
Active Days on Market	171	61	99	11	4	164	154
Total Days on Market		52	104	130			
List Price at Sale	\$179,900	\$129,900	\$144,900	\$238,500			
Sale Price	\$170,000	\$128,000	\$134,500	\$167,250			
Sale Date	01/09/2004	02/22/2013	03/28/2013	03/14/2013			
Type Of Financing	Conventional	FHA	Conventional	Conventional			
Seller's Concessions	Unknown	Unknown	Unknown	Unknown			
Proximity to Subject		within 5 miles	within 5 miles	within 0.5 mi	within 5 miles	within 5 miles	within 5 miles
Property Type	Single Family Detached	Single Family Detached	Single Family Detached	Single Family Detached	Single Family Detached	Single Family Detached	Single Family Detached
Condition	Average	Average	Average	Average	Average	Average	Average
Year Built	2001	2001	1997	2006	1997	1978	1986
Bed/Bath/Half Bath	2/2/0	3/2/0	3/2/0	3/2/0	3/2/0	3/1/1	3/2/0
Above Grade Sq. Ft.	1288	1228	1320	1500	1196	1380	1232
Foundation Type	Crawlspace	Crawlspace	Crawlspace	Crawlspace	Crawlspace	Crawlspace	Basement
Total Finished Sq. Ft.							0
# of Rooms In Basement							1232
# of Fireplaces	1	1	1				
Fencing	N/A	N/A	N/A			Back	
Lot Size	4 Acres	1 Acres	1.16 Acres	12.42 Acres	2.25 Acres	1.13 Acres	5.9 Acres
Parking Type	2 car	2 car	none	2 car	none	Carport	1 car
# of Additional Spaces	0	0	0	0	0	0	0
Subdivision	N/A	N/A	Country Woods	N/A	Emerald Valley	N/A	N/A
Proximity to Amenities	within 5 mi.	within 5 mi.	within 5 mi.	within 5 mi.	within 5 mi.	within 5 mi.	
HOA	No	No	No	No	No	No	No
HOA Amount							
HOA Name							
HOA Phone							
Agent Adjustments		\$13,500.00	\$13,400.00	(\$36,680.00)	\$15,050.00	\$13,400.00	(\$6,600.00)
Agent Comp Ranking		2	1-Best	3-Worst	2	3-Worst	1-Best



Broker Price Opinion - Exterior

Meridian Asset Services
780 94th Avenue N., Ste. 102
Saint Petersburg, Florida, 33708
Phone: 727-497-4650

Comparable Comment Addendum

Sale Comp 1	
General Comments	The comp has a little smaller home and smaller size lot.
Description of Adjustments	Adjustment upwards for difference in sq.ft. and lot size.
Sale Comp 2	
General Comments	The comp has a slightly larger home and smaller size lot.
Description of Adjustments	Adjustment downwards for difference in sq.ft. and upwards for lot size.
Sale Comp 3	
General Comments	The comp has a much larger lot and a little larger home.
Description of Adjustments	Adjustment downwards for difference in sq.ft. and lot size and adjustment upwards for amenities.
List Comp 1	
General Comments	Comp has a little smaller home without a garage and has a smaller lot.
Description of Adjustments	Adjustment upwards for sq.ft., lot size and amenities.
List Comp 2	
General Comments	Comp has a little larger and older home on a smaller lot
Description of Adjustments	Adjustment downwards for sq.ft. and adjustment upwards for lot size and amenities.
List Comp 3	
General Comments	Comp has a slightly smaller home and a larger lot.
Description of Adjustments	Adjustment upwards for sq.ft. and amenities, adjustment downwards for lot size.

Features and Amenities

Subject	Porch
Sale Comp 1	Porch
Sale Comp 2	Deck, Porch
Sale Comp 3	Porch
List Comp 1	Deck, Porch
List Comp 2	Deck, Porch
List Comp 3	Deck



Broker Price Opinion - Exterior

Meridian Asset Services
780 94th Avenue N., Ste. 102
Saint Petersburg, Florida 33708
Phone: 727-497-1680

General Comments

The subject appears to be lacking routine maintenance and needs exterior painting or staining, landscaping and animal holes filled in at the foundation.

BPO Agent Information

Agent Name	Mike Dominique	Agent Email	remaxfirst@usa.net
Agent Phone	8882807077	Agent Firm	Re/Max First
Agent Tax ID		Firm Address	612 Crawford St., Maryville TN 37804

Repairs Needed to Refurbish and/or Make Lendable

Repair Count	Description of Suggested Repair	Agent Repair Estimate
Repair Item 1	Paint/stain exterior	\$3,500.00
Repair Item 2	Landscaping	\$750.00
Repair Item 3	Fill in animal hole at foundation	\$250.00
Repair Item 4	Remove debris around shed	\$250.00
Repair Item 5		\$0.00
Repair Item 6		\$0.00
Repair Item 7		\$0.00
Repair Item 8		\$0.00
Repair Item 9		\$0.00
Repair Item 10		\$0.00
Total of Necessary Repairs		\$4,750.00

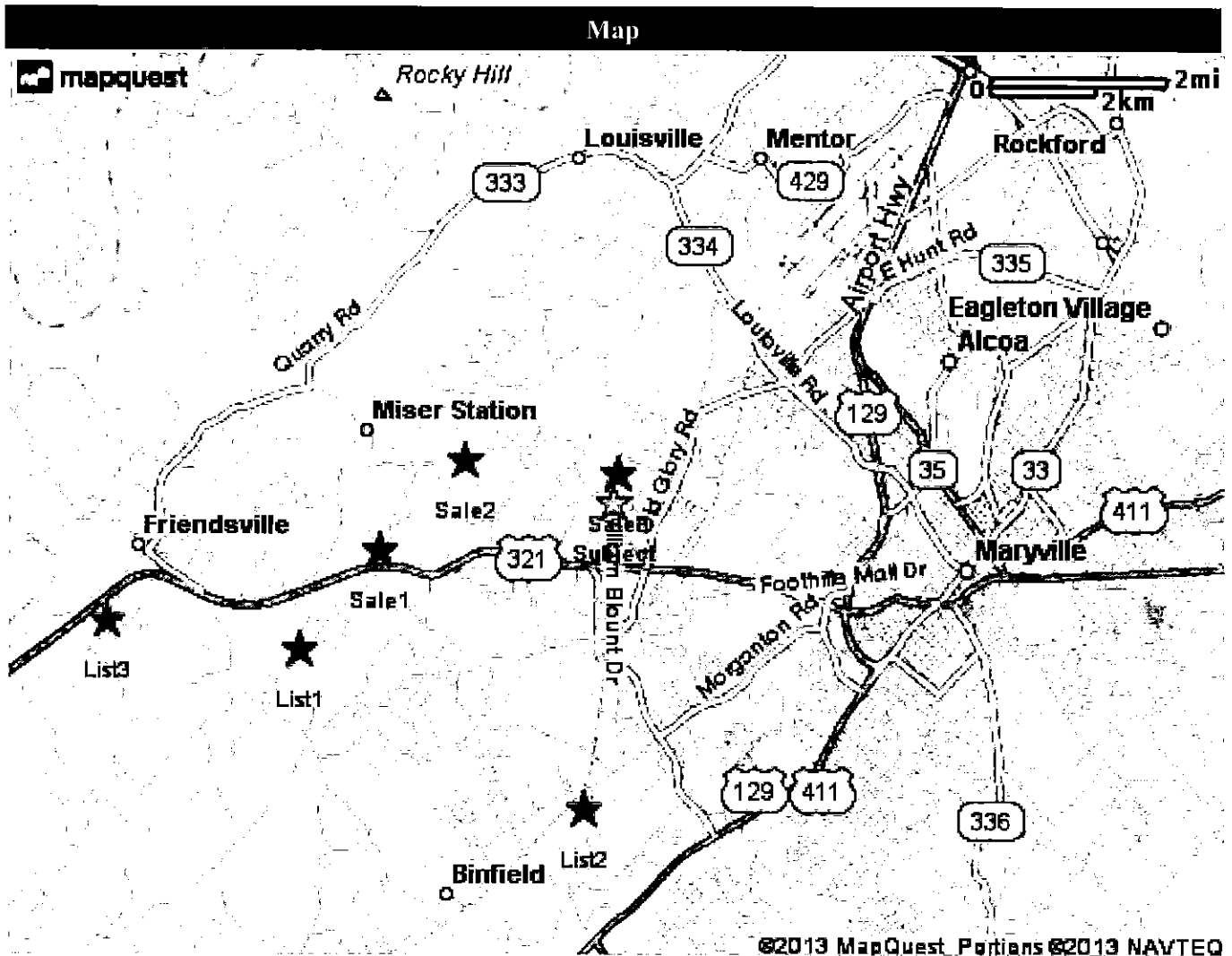
General Repair Comments

Repairs are for cosmetic purposes and will enhance appearance and marketability.



Broker Price Opinion - Exterior

Meridian Asset Services
780 9th Avenue N., Ste. 102
Saint Petersburg, Florida, 33708
Phone: 727-497-4650



Subject Property:
2041 GREY RIDGE
MARYVILLE, TN 37801

List Property 1:
273 Vernie Lee Rd.
Friendsville, TN 37737
Agent Dist from Subject: within 5 miles
Calculated Dist from Subject: 3.87 mi

List Property 2:
806 Edna Garland Dr
Maryville, TN 37801
Agent Dist from Subject: within 5 miles
Calculated Dist from Subject: 3.38 mi

List Property 3:
260 Bowers Circle
Friendsville, TN 37737
Agent Dist from Subject: within 5 miles
Calculated Dist from Subject: 5.82 mi

Sale Property 1:
625 N. Union Grove Rd
Friendsville, TN 37737
Agent Dist from Subject: within 5 miles
Calculated Dist from Subject: 2.68 mi

Sale Property 2:
3911 Freels Road
Friendsville, TN 37737
Agent Dist from Subject: within 5 miles
Calculated Dist from Subject: 1.73 mi

Sale Property 3:
2020 Grey Ridge Rd
Maryville, TN 37801
Agent Dist from Subject: within 0.5 mi
Calculated Dist from Subject: 0.31 mi



Broker Price Opinion - Exterior

Meridian Asset Services
780 9th Avenue N., Ste. 102
Saint Petersburg, Florida 33708
Phone: 727-497-4650

Subject Photo Addendum



Subject - Side - Right



Subject - Side - Left



Subject - Rear



Subject - Front



Other - Garage interior



Other - Beer cans scattered about



Broker Price Opinion - Exterior

Meridian Asset Services
780 9th Avenue N., Ste. 102
Saint Petersburg, Florida 33708
Phone: 727-497-4650

Subject Photo Addendum



Other - Support for porch



Other - Beer cans scattered about



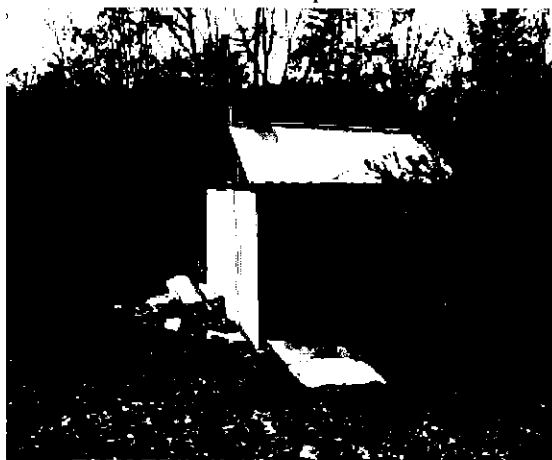
Other - Possible drug use in back porch



Other - Possible attempted break-in



Other - Debris around shed



Other - Shed



Broker Price Opinion - Exterior

Meridian Asset Services
780 94th Avenue N., Ste. 102
Saint Petersburg, Florida 33708
Phone: 727-497-4650

Subject Photo Addendum



Other - Animal hole to under house



Other - Pond



Other - Long and rough gravel driveway



Broker Price Opinion - Exterior

Meridian Asset Services
780 94th Avenue N., Ste. 102
Saint Petersburg, Florida 33708
Phone: 727-497-4650

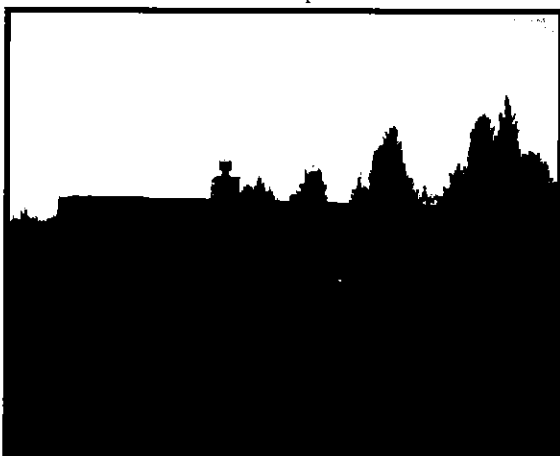
Comparable Photo Addendum



Sold comp 3



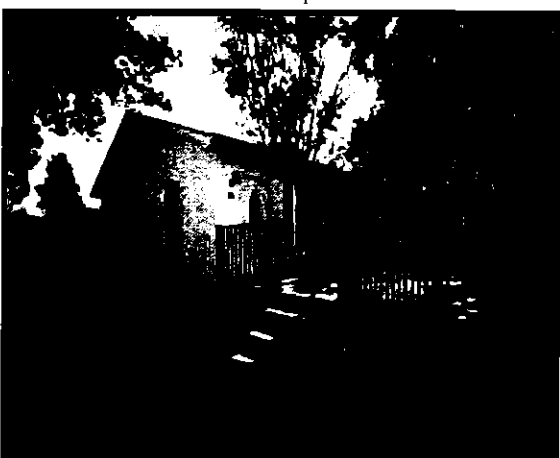
Sold comp 2



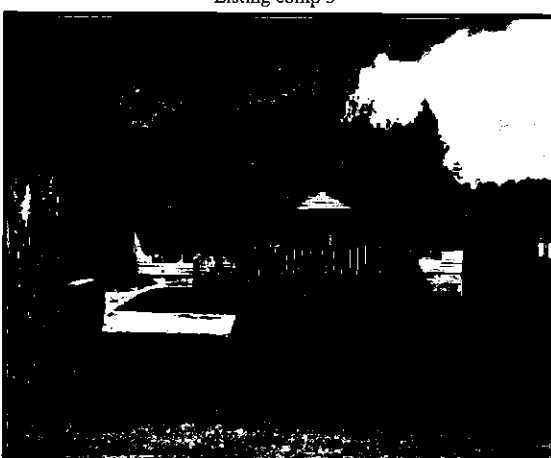
Sold comp 1



Listing comp 3



Listing comp 2



Listing comp 1

EXHIBIT “B”

PAYOFF STATEMENT

May 21, 2013

&

Selene Finance Lp
9990 Richmond, Suite 400
Houston, TX 77042

TO:

Atty Req
Michael W Summerfield
Cynthia D Summerfield
2938 Lovingood Way
Maryville, TN 37801

RE:

Michael W Summerfield
Cynthia D Summerfield
2938 Lovingood Way
Maryville TN 37801

Property Address:

2041 Grey Ridge
Maryville TN 37801

Loan No: 0000617365
Loan Type: Conventional
PMI Certificate No: 336553207

* ONLY CERTIFIED FUNDS WILL BE ACCEPTED FOR THE PAYOFF SHOWN BELOW *

These figures are due to May 31, 2013 and the loan is due for the
September 01, 2010 payment.

The current total unpaid Principal Balance is: \$ 145,417.20
Interest Due: 24,196.21

Escrow/Impound Overdraft	7,490.18
Unpaid Late Charges	47.77
Payoff Quote Fee	.00
Recording Fee	12.00
Payoff Update Fee	.00
O/S Foreclosure Fees	.00
Vom Fee	.00
Corporate Advance(s) Balance	4,383.00
* * * * TOTAL AMOUNT TO PAY LOAN IN FULL * * * * *	\$ 181,546.36

Funds received on or after May 31, 2013 will require an additional
\$ 23.41 interest per Day.

*****PAYMENT REMITTANCE INFORMATION*****
Please reference loan number, borrower name and property address

BY OVERNIGHT COURIER:

Selene Finance
Attn: Cashier Dept.
9990 Richmond Ave. Ste 400
Houston, TX 77042

BY WIRE TRANSFER:

Bank Name: Signature Bank
Bank ABA: 026013576
Bank Acct: 1501907533
Account Name: Payoff Wire Clearing

Please refer to the next page for more important information.

XP001-044/JP1

Revised/Written/Payoff

1. We reserve of the right to correct any portion of this statement at any time. All balances are subject to change as a result of any transactions which occur prior to the application of payoff funds. Accordingly, if Selene Finance has received payment on this account within the prior thirty(30) days and applied those funds to the account for the issuance of this payoff quote, and if for any reason those funds are reversed, including but not limited to insufficient funds or a stop payment being placed on a check, this payoff quote is invalid and a new payoff quote must be obtained from Selene Finance to reflect the correct amount due and owing.
2. Upon receipt of payoff funds, Selene Finance will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. In the event that the payoff funds received are less than the total amount to satisfy the loan, Selene Finance will return the funds and continue to accrue interest on the loan.
3. Issuance of this payoff statement does not suspend the contractual requirement to make loan payments when due. If payoff funds are received after the expiration of the payment grace period, if applicable, a late charge of \$ 47.77 will be applied.
4. If the account is past due, collection expenses and legal fees may be accruing. If this is an Adjustable Rate Note, the per diem may change prior to payoff.
5. If your mortgage payments are automatically drafted (ACH) from your checking or savings account, a written cancellation notice must be received at least thirty (30) business days prior to your monthly mortgage payment due date. You may fax your cancellation notice to 866-926-5496.
6. Upon receipt of the entire payoff amount, Selene Finance will execute a release and discharge of the Mortgage/Deed of Trust and, if necessary, will file a withdrawal in connection with any legal action taken in attempt to collect this obligation.
7. The current escrow balance is \$ -7,490.18. Property taxes or insurance may be paid after this quote is issued. If such disbursement(s) creates an escrow advance or changes the total payoff amount, they must be paid prior to the application of payoff funds. Upon request, a new payoff quote will be issued.

If you have any questions, please contact our Customer Service Dept. at 877-735-3637, Monday through Thursday 8 AM to 9 PM CT, and Friday 8 AM to 5 PM CT.

If your mailing address has changed, please complete this form and return it with your payoff funds.

Name: _____ Loan No.: 0000617365
First Last

New Mailing Address: _____
Street Address City State Zip

New Phone Numbers-Home: _____ Business: _____

EXHIBIT "C"



9990 Richmond Avenue
Suite 400 South
Houston, TX 77042
Telephone (877) 768-3759
Fax (866) 926-5498
www.selenefinance.com

Hours of Operation (CST)
Monday – Thursday: 8 a.m. - 9 p.m.
Friday: 8 a.m. – 5 p.m.

May 21, 2013

Reinstatement Quote

MICHAEL W SUMMERFIELD
CYNTHIA D SUMMERFIELD
2938 LOVINGOOD WAY
MARYVILLE TN 37801

Loan Number: 0000617365
Property Address: 2041 GREY RIDGE
MARYVILLE TN 37801

Date Issued: 05/21/13
Quote Good Through: 05/31/13
Contractually Due: 09/01/10

The following are the instructions for curing your default on your existing mortgage account:

Description	Amount
Past Due Payments:	\$39,689.73
Total Late Charges:	\$47.77
Return Check Fee:	\$0
Escrow Advance Balance:	\$0
Corporate Advance Balance:	\$4,383.00
Suspense/Credit Balance:	-\$0
Attorney Fees and Costs:	\$0
Total Amount Due	\$44,120.50

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

If you received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property. Also, if you are involved in a bankruptcy please note that Selene Finance LP intends to fully comply with the Code including, without limitation, the automatic stay and the provisions of any confirmed bankruptcy plan.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, unless pursuant either to a court order or a servicemember's written waiver agreement.

Remittance Instructions and Disclosures:

1. Reinstatement Funds must be certified funds made payable to Selene Finance: Cashier's Check, Bank Certified Check, Title Company Check or Attorney's Escrow Check or Western Union Quick Collect. **No personal checks will be accepted.**
2. Payment remittance information:
Include loan number, property address and name of customer:

Overnight Mail

Selene Finance
Attn: Cashiering Department
9990 Richmond, Suite 400 South
Houston, TX 77042

Money Gram

800-555-3133
Code: 6440
Reference Loan Number

3. We reserve the right to correct any portion of this statement at any time. All balances are subject to change as they relate to transactions posted prior to the application of reinstatement funds. For example, if Selene Finance received payment on this account within the prior thirty (30) days and applied those funds to the account for the issuance of this reinstatement quote and if, for any reason those funds are reversed, including but not limited to insufficient funds or a stop payment being placed on a check, this reinstatement quote is deemed invalid and a new reinstatement quote must be obtained from Selene Finance to reflect the correct amount due and owing. Subsequent quotes will reflect the full amount due.
4. Upon receipt of reinstatement funds, Selene Finance will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. In the event that the reinstatement funds received are less than the total amount necessary to cure the default on the loan, Selene Finance will return the funds.
5. Issuing this reinstatement statement will not stop future escrow disbursements. Property taxes or insurance may be paid after this quote is issued.
6. If the account is past due, collection expenses and legal fees may be accruing. If this is an adjustable rate Note, the per diem may change prior to reinstatement.
7. Upon receipt of the entire reinstatement amount, Selene Finance will file a withdrawal in connection with any legal action, if started, to collect this obligation.

If you have any questions regarding this reinstatement quote, please contact our Loan Resolution Department at (877) 768-3759.

Sincerely,

Loan Resolution Department